

IN RE:

JOHN A. SPEIS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-24674

Chapter 13

Document No.: 111

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 16th day of March, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
3/16/23 4:55 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE dmr

In re:
John A. Speis
Debtor

Case No. 15-24674-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 16, 2023

User: auto
Form ID: pdf900

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Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2023:

Recip ID	Recipient Name and Address
db	+ John A. Speis, 3007 Old Pittsburgh Rd., New Castle, PA 16101-6086
cr	+ Shenango China Area FCU, 2656 Ellwood Rd, Suite 1, New Castle, PA 16101-6282
14156265	+ AMY J SPEIS, 3391 CELENA CIRCEL, Saint Cloud, FL 34769-5911
14156266	+ ATTORNEY PAULA CIALIA, 113 N. MERCER ST., New Castle, PA 16101-3813
14175241	+ Attorney Paula Cialla, 113 N Mercer St., New Castle, PA 16101-3813
14156267	+ Bank Of Oklahoma Mtg, 7060 S Yale Ave, Tulsa, OK 74136-5711
14212614	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, P.O. Box 117, Columbus, OH 43215
14156272	Chase, Po Box 901003, Columbus, OH 43224
14156278	+ DAVID WAGNER, 416 E SHERIDAN AVE., New Castle, PA 16105-2627
14156283	+ HERTZ LOCAL EDITION, HLE COMMERCIAL DEPT 1153, PO BOX 121154, DALLAS, TX 75312-1154
14156286	+ HSBC BANK USA, 3815 SOUTH WEST TEMPLE, PO BOX 65250, Salt Lake City, UT 84165-0250
14234737	+ HSBC Bank USA et al c/o, Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
14189842	+ Hladik, Onorato & Federman, LLP, 298 Wissahickon Ave., North Wales, PA 19454-4156
14156289	+ Jameson Health Sys., 1211 Wilmington Rd., New Castle, PA 16105-2516
14156290	+ Lawrence County Prothonotary, 430 Court St., New Castle, PA 16101-3558
14189144	+ Lawrence County Sheriff, 430 Court St., New Castle, PA 16101-3503
14156292	+ MDJ MELISSA AMODIE, 430 COURT ST., New Castle, PA 16101-3503
14156294	+ NCB (CITI FIN AUTO), PO BOX 1099, Langhorne, PA 19047-6099
14156295	+ Omni Mngt, PO BOX 8749, Toledo, OH 43623-0749
14158596	Security Credit Services, LLC, c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
14156298	+ Shenango China Efcu, 2656 Ellwood Rd., Suite 1, New Castle, PA 16101-6282
14156299	+ Snow and Snow, PC, 215 W Elizabeth St., New Castle, PA 16105-1947
14156307	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court:, Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
14156308	+ Wf Crd Svc, 3201 N 4th Ave, Sioux Falls, SD 57104-0700
14156310	+ Zucker, Goldberg & Ackerman, LLC, 200 Sheffield St., Mountainside, NJ 07092-2315

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14156263	+ Email/Text: bncnotifications@phea.org	Mar 17 2023 00:54:00	Aes/Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
14156264	+ Email/Text: bncnotifications@phea.org	Mar 17 2023 00:54:00	Aes/Pheaa Rehabs, Po Box 61047, Harrisburg, PA 17106-1047
14156268	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 17 2023 01:02:25	Cap One, Po Box 85015, Richmond, VA 23285
14156269	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 17 2023 01:02:25	Capital One Bank Usa N, 15000 Capital One Dr,

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			Richmond, VA 23238
14156275	Email/Text: convergent@ebn.phinsolutions.com	Mar 17 2023 00:54:00	CONVERGENT, PO Box 9004, Renton, WA 98057-9004
14156270	+ Email/Text: bankruptcy@cavps.com	Mar 17 2023 00:54:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14156271	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2023 01:02:21	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14156273	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2023 01:02:26	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14156274	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2023 01:02:15	Citi-Bp Oil, Po Box 6497, Sioux Falls, SD 57117-6497
14156276	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 17 2023 00:54:00	Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
14156277	+ Email/PDF: creditonebknofications@resurgent.com	Mar 17 2023 01:02:21	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14156291	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2023 01:02:21	Mcydsnb, 9111 Duke Blvd, Mason, OH 45040
14156279	+ Email/Text: mrdiscen@discover.com	Mar 17 2023 00:54:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14369786	Email/Text: ECMCBKNotices@ecmc.org	Mar 17 2023 00:54:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14156280	^ MEBN	Mar 17 2023 00:50:07	Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
14156281	+ Email/Text: bknotice@ercbpo.com	Mar 17 2023 00:54:00	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14175243	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 17 2023 00:54:00	FNB, One FNB Blvd., 5th Floor, Hermitage, PA 16148-3347
14156282	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 17 2023 00:54:00	First National Bank of PA, One FNB Blvd., 5th Floor, Hermitage, PA 16148-3363
14156284	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Mar 17 2023 00:54:00	Hsbc Auto, 6602 Convoy Ct, San Diego, CA 92111-1000
14156285	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Mar 17 2023 00:54:00	Hsbc Bank, Po Box 9, Buffalo, NY 14240-0009
14156288	+ Email/Text: Bankruptcy@ICSystem.com	Mar 17 2023 00:54:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14156293	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 17 2023 00:54:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14159792	+ Email/Text: bncnotifications@pheaa.org	Mar 17 2023 00:54:00	PHEAA, PO Box 8147, Harrisburg PA 17105-8147
14156296	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 17 2023 01:02:25	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14156300	Email/PDF: cbp@onemainfinancial.com	Mar 17 2023 01:02:25	Springleaf Financial S, 2656 Ellwood Rd Unit 21, New Castle, PA 16101
14156297	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 17 2023 00:54:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14156301	+ Email/PDF: gecsed@recoverycorp.com	Mar 17 2023 01:02:13	Syncb/Lord & Tay, Po Box 965015, Orlando, FL 32896-5015
14156302	+ Email/PDF: gecsed@recoverycorp.com	Mar 17 2023 01:02:20	Syncb/Plcc, Po Box 965024, Orlando, FL 32896-5024
14156303	+ Email/Text: bncmail@w-legal.com	Mar 17 2023 00:54:00	Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
14156305	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Mar 17 2023 00:53:00	Verizon, 500 Technology Dr Suite 300, Weldon Spring, MO 63304-2225

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14156306 + Email/Text: bnc-bluestem@quantum3group.com

Mar 17 2023 00:54:00

Web Bank, 215 S State St Ste 800, Salt Lake City, UT 84111-2339

14156309 + Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Mar 17 2023 01:02:20

Wfdillards, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		HSBC Bank USA et al c/o Select Portfolio Servicing
cr		HSBC Bank USA, National Association, as Trustee for
cr		HSBC Bank USA, National Association, as Trustee fo
14156287		Hsbc/Scusa
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14175242	*	Convergent, PO Box 9004, Renton, WA 98057-9004
14156304	##+	TWIN AIR HEATING & COOLING, 2625 HARLANSBURG RD., New Castle, PA 16101-9687

TOTAL: 4 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor HSBC Bank USA National Association, as Trustee for People's Choice Home Loan Securities Corp., People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1 bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor HSBC Bank USA et al c/o Select Portfolio Servicing Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor HSBC Bank USA National Association, as Trustee for People's Choice Home Loan Securities Corp., People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1 bnicholas@kmlawgroup.com
Danielle Boyle-Ebersole	on behalf of Creditor HSBC Bank USA et al c/o Select Portfolio Servicing Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
Louis R. Pomerico	on behalf of Debtor John A. Speis info@pomericolaw.com pncarr1920@outlook.com;loupom@aol.com;r50803@notify.bestcase.com
Matthew Christian Waldt	on behalf of Creditor HSBC Bank USA National Association, as Trustee for People's Choice Home Loan Securities Corp., People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1 mwaltdt@milsteadlaw.com, bkecf@milsteadlaw.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8